



Illinois Department of Revenue  
P.O. Box 5864  
Springfield, IL 62705



## Here Is Your Illinois Tax Refund Debit Card(s)

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A **convenient** and  
**safe** way to get  
your tax refund.

### The Only Chase Fees for Using Your Card

#### At Out-of-Network Automated Teller Machines (ATMs)

Balance Inquiry	1 free, then \$0.50 each
International ATM Cash Withdrawal	\$3.00 each

#### Other Fees

Card Replacement — standard	1 free per year, then \$7.50 each
Card Replacement — expedited	\$15.00 per card
International Transaction	3% of transaction
Inactive Account (after 365 days without use)	\$1.50 per month

ATM surcharges may apply at out-of-network ATMs.

## How to Avoid Paying Chase Fees



### Use your card to pay for purchases

Chase does not charge a fee when you use your card to pay for purchases in stores or online.



### Get cash back with a purchase

There are no Chase fees for getting cash back with a purchase at supermarkets and other stores.



### Withdraw cash at in-network ATMs

Look for ATMs with the Chase logo and pay no ATM surcharges. Use the ATM Locator at [locator.chase.com](http://locator.chase.com) to find a nearby Chase ATM.



After activating your card, it's best to begin using it within the next 365 days to prevent an inactivity fee.



### Illinois Individual Income Tax Return Debit Card

- The amount of your refund is determined by the Illinois Individual Income Tax Return you submitted to the Illinois Department of Revenue.
- If the refund amount on this card is less than you expect, you may still begin using your card immediately. You will be notified by letter of the reason for the adjustment. If it is later determined that you are entitled to an additional refund amount, you will receive a paper check.
- Married taxpayers filing jointly will receive two cards accessing one central account.

## Get Started in 3 Easy Steps

1. **ACTIVATE YOUR CARD** and select a 4-digit PIN by logging onto [www.ucard.chase.com](http://www.ucard.chase.com) or calling Customer Service at 1-866-536-8814.
2. **Review the fees for using your card** and the tips on how to avoid them (above). These are the only fees you will be charged by Chase for using your card.
3. **Read the information on the back of this letter** to learn more about your card, including how to manage your account online and helpful tips.

[www.ucard.chase.com](http://www.ucard.chase.com)

# Enjoy All the Advantages of Your Prepaid Card

It's like cash...only better!



## Convenient & Easy

- Shop in stores and online
- Get cash back when you buy something
- Withdraw cash for small purchases at ATMs, banks or credit unions
- Pay bills online or by phone



## Safe & Private

- Unlike cash, if you lose your card, it can be replaced
- Zero Liability helps to protect you against unauthorized purchases and your money is FDIC insured
- Your transaction information is private and protected by Federal law
- Chase will not contact you via email or text message for personal information

## Manage Your Account at [www.ucard.chase.com](http://www.ucard.chase.com)



## Pay Bills

Pay bills online with just a few clicks. No more money orders, stamps or trips to the post office.



## Transfer Funds

Securely transfer funds to your personal Checking or Savings account or to any bank account in the U.S.



## Check Your Balance

Want to know how much money is in your card account? Check your balance online or by calling the phone number on the back of the card.



## Review Your Transactions

See a complete list of your recent transactions, including dates, locations and amounts for purchases and cash withdrawals.



## Contact Customer Service

Send and receive secure messages with Chase Customer Service.



## Learn More

The UCard Training Center features short training videos and other materials to help you use your prepaid card with confidence.

## Helpful Tips



## Gas Stations

When buying gas, you must pay inside and not at the pump. To protect you against overdrafts, your card will not work if you try to pay at the pump.



## Split Transactions

If you do not have enough money in your account to pay for a purchase, some merchants may let you "split" the transaction by paying the remaining amount with cash or another form of payment.



## Money-Saving Coupons

Did you know using your prepaid card can also save you money? Simply scan this code or visit [www.ucard.chase.com](http://www.ucard.chase.com) to access coupons for places you already shop, like grocery stores, restaurants and other major retailers.



## ATM Surcharges

An ATM surcharge is a fee charged by the ATM owner and the fee varies by owner. You may have to pay a surcharge if you use an out-of-network ATM. **There are no surcharges when you use a Chase ATM.**